increased college loans for students, and as the Speaker knows, I teach at a university, I would be one of the first to support it the moment we have a budget surplus. But I cannot support it. Nor can I support across-the-board tax cuts if the money comes from the Social Security surplus.

Let us make sure the Social Security surplus is spent for Social Security. And when the day comes, hosanna, that we have an honest budget surplus, we can have a debate between tax cuts and new spending plans. That day is not yet at hand.

#### MEDICARE AND SOCIAL SECURITY ARE TWO MOST POPULAR FED-ERAL PROGRAMS

(Ms. NORTON asked and was given permission to address the House for 1 minute.)

Ms. NORTON. Mr. Speaker, I do not need to tell this body that Medicare and Social Security are the two most popular Federal programs, with good reason. The need has been long established and the people who benefit or their survivors have paid their dues to build this society.

These programs are in effect twins, but they were born about 30 years apart. We have been talking a lot about the eldest of the twins, Social Security, but we must not forget or neglect the other twin, the Medicare twin.

Time will run out sooner with Medicare than with Social Security. We have about 10 years to make sure that Medicare is there for everyone who needs it. We should devote 15 percent of the surplus to making sure with a bipartisan commitment not only to Social Security but going the rest of the way to Medicare.

The only thing that could get us in more trouble with the American people than letting Social Security drift into bankruptcy is not fixing Medicare. Let us do it together.

# PRESIDENT'S PROPOSAL ON SOCIAL SECURITY DOES NOT DOWHAT THEY SAY IT WILL DO

(Mr. LINDER asked and was given permission to address the House for 1 minute.)

Mr. LINDER. Mr. Speaker, to sit and listen to all these wonderful speeches about saving Medicare and Social Security is a wonderful thing, but the President's proposal does not do what they say it is going to do. The President's proposal does not change structurally Social Security and Medicare a system that is failing because fewer people are going to work and more people are retiring.

Indeed, the President's budget borrows \$800 billion out of the Social Security Trust over the next 10 years and puts IOUs in its place. Is that not what

we have been doing for the last 30 years? Is that not what we are trying to get out of, borrowing from Social Security and putting IOUs in place?

Indeed, the President's budget increases spending by a trillion dollars over 10 years and adds \$800 billion to the national debt. This is hardly saving anything. If we want to save Social Security and Medicare, we are going to have to make structural reforms, structural reforms that extend not into the next 10 years but in the next generation and beyond.

Allowing workers to put their own money into investments over time will do that, and the President is not proposing that at all.

## HISTORIC OPPORTUNITY TO USE BUDGET SURPLUS FOR OUR SENIORS

(Mr. MARKEY asked and was given permission to address the House for 1 minute.)

Mr. MARKEY. Mr. Speaker, we have an historic opportunity. There is going to be, by all estimates, a budget surplus over the next 15 years. We can use that money for our seniors and say to them they do not have to worry again about whether or not Social Security is solvent; they do not have to worry again as to whether or not Medicare will be there for their health care bills.

But what the Republicans say is they want a 10 percent across-the-board tax cut. They want to return the money back into the pockets of ordinary people

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Well, Mr. Speaker, in 1997, structural reforms in Medicare and home health care resulted in a diminishing capacity to deal with the problems of the seniors in our country. In my own little area, instead of the 450,000 home visits for seniors who have a spouse with Alzheimer's or with Parkinson's, now this year only 270,000 visits.

That is what restructuring does. It reduces the benefit.

Let us save Medicare with the surplus.

## SOCIAL SECURITY IS GOING BANKRUPT

(Mr. COOKSEY asked and was given permission to address the House for 1 minute.)

Mr. COOKSEY. Mr. Speaker, perhaps the first question that needs to be asked is:

Why does Social Security need to be saved?

The response, of course, is that Social Security is going bankrupt.

But the real question then becomes: Why is Social Security going bankrupt?

The answer, as everyone knows, is because the baby boom generation will begin to retire in about 13 years.

But then the real question becomes:

Why should that matter? What kind of a system is it that goes bankrupt depending upon demographics, which is to say the number of people retiring compared to the number of workers?

It is a good thing that private insurance companies are not run that way. They are not run that way because to do so would be to run an illegal pyramid scheme.

Pyramid schemes are illegal for a good reason. They are positively guaranteed to go bankrupt.

Democrats and Republicans are waking up to the reality of a system that should need saving but that does. We should work together to produce a system that works for everyone, young and old alike.

## ELIMINATE THE MARRIAGE TAX PENALTY

(Mr. CHABOT asked and was given permission to address the House for 1 minute.)

Mr. CHABOT. Mr. Speaker, a lot of Americans look at what the government does and conclude that many of the things that it does simply make no sense. The marriage tax penalty certainly falls into that category. The Federal Government has actually set up a system that makes married couples pay more in taxes than couples that live together but are not married.

When people shake their heads when they hear about the latest crazy scheme coming out of Washington, Mr. Speaker, this is exactly the kind of thing that they have in mind.

There is no telling what absurd rationale the social engineers had in mind when they set up the marriage tax penalty, but Americans with common sense think it is time finally for some accountability. It is time to get rid of this dumb idea of taxing people more just because they get married. It is time to bring a little middle America common sense to a tax code that is an affront to the common sense of American citizens, and it is time that we reduce taxes for all Americans across the board.

Mr. Speaker, we are just overtaxing this country. Let us finally do something about it and lower taxes.

### PRESERVE AND PROTECT SOCIAL SECURITY

(Mr. KINGSTON asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. KINGSTON. Mr. Speaker, what is it that the President wants to do with 38 percent of the Social Security funds?

There is a surplus in Social Security. The President is supporting taking 38 percent of that money and spending it on non-Social Security programs.

One of those programs is to expand AmeriCorps. AmeriCorps is a program